

Caption in Compliance with D.N.J. LBR 9004-1(b)
PARKER, McCAY, P.A.
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Group, LLC



Order Filed on January 22, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Ryan L. Young
Meghan J. Young

Case No. 18-29298-CMG

Hearing: January 16, 2019

Judge: GRAVELLE

**ORDER RESOLVING GATEWAY MORTGAGE GROUP, LLC'S
OBJECTION TO CONFIRMATION OF PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: January 22, 2019

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)

Debtor: Ryan Young and Meghan J. Young

Case No: 18-29298-CMG

Caption of Order: Order Resolving Gateway Mortgage Group, LLC's Objection to Confirmation of Plan

Upon consideration of Gateway Mortgage Group, LLC's ("Secured Creditor") objection to confirmation of the Chapter 13 plan (at docket number 34), and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

1. As it relates to the Secured Creditor's mortgage on the debtors' primary residence located at 1054 Clearwater Ave, Manahawkin, NJ 08050, the debtor shall have until March 31, 2019 to either obtain a trial mortgage modification and/or a permanent loan modification.

2. If the Debtors should default in accordance with the terms of this stipulation, then upon certification of default in accordance herewith submitted by Secured Creditor's counsel, and under the timeframe providing for any opposition filed under LBR 4001-1(b)(2), the Court shall enter a General Relief Order, vacating the automatic stay of 11 *U.S.C.* §362(a) with respect to the realty commonly known as 1054 Clearwater Ave, Manahawkin, NJ 08050. The Order submitted to the Court will not require the consent of the Debtors or the Debtors' counsel regarding form or substance, however, the Trustee, Debtor and their counsel shall be given notice of any filing of a certification of non-receipt in accordance with the Local Rules of Bankruptcy Procedure.

3. This stipulation shall not impair the rights of the debtors under the loss mitigation guidelines to apply for an extension of loss mitigation.

4. Secured creditor shall serve a copy of the executed order on all interested parties who have not yet been served electronically by the Court.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Ryan L Young
Meghan J Young
Debtors

Case No. 18-29298-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2019.
db/jdb Ryan L Young, Meghan J Young, 1054 Clearwater Ave, Manahawkin, NJ 08050-2303

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****
NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Brian E Caine on behalf of Creditor Gateway Mortgage Group, LLC bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,
BNCmail@w-legal.com
Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Harley-Davidson kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marc C. Capone on behalf of Debtor Ryan L Young mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Marc C. Capone on behalf of Joint Debtor Meghan J Young mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8